

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

BUNNY G CARNS

Debtor(s)

Case No. 14-70208JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2014.
- 2) The plan was confirmed on 08/19/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/01/2014, 08/23/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/21/2017.
- 5) The case was completed on 07/26/2019.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,586.00.
- 10) Amount of unsecured claims discharged without payment: \$62,044.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$73,796.98
Less amount refunded to debtor	\$564.64

**NET RECEIPTS:** **\$73,232.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,981.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,481.19**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	15,898.00	15,898.05	15,898.05	273.58	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	72.00	70.04	70.04	1.21	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	NA	2,250.54	2,250.54	38.73	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	4,691.00	4,690.74	4,690.74	80.72	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	0.00	2,385.96	0.00	0.00	0.00
CACH LLC	Unsecured	284.00	283.88	283.88	4.88	0.00
CACH LLC/CACV/COLLECT AMERIC	Unsecured	5,514.00	5,513.50	5,513.50	94.88	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,247.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	0.00	0.39	0.39	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	41.86	41.86	0.00
COMENITY BANK	Unsecured	1,552.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	799.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	46.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,433.00	2,432.85	2,432.85	41.87	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,211.00	2,211.35	2,211.35	38.05	0.00
DISCOVER BANK(*)	Unsecured	4,126.00	4,094.17	4,094.17	70.45	0.00
EBENSBURG BOROUGH (EIT)	Priority	665.00	NA	665.00	665.00	0.00
GEMB/WALMART DC++	Unsecured	2,000.00	NA	NA	0.00	0.00
M & T BANK	Secured	135,372.00	141,111.46	0.00	58,516.19	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	19.29	19.29	0.33	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,108.00	1,108.00	1,108.00	1,108.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	4,910.00	4,910.32	4,802.62	4,802.62	764.89
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	576.34	576.34	9.91	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,092.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	1,092.35	1,092.35	18.80	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,765.00	1,765.77	1,765.77	30.39	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,055.00	4,055.39	4,055.39	69.79	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,856.00	1,856.05	1,856.05	31.94	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	0.00	1,552.77	1,552.77	26.72	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RJM ACQUISITIONS LLC*++	Unsecured	NA	22.01	0.00	0.00	0.00
TD BANK USA NA**	Unsecured	4,329.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,159.00	1,159.79	1,159.79	19.95	0.00
THE BUREAUS INC++	Unsecured	2,378.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$58,516.19	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,802.62	\$4,802.62	\$764.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,802.62</b>	<b>\$63,318.81</b>	<b>\$764.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,815.25	\$1,815.25	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,815.25</b>	<b>\$1,815.25</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$49,522.87</b>	<b>\$852.20</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$6,481.19
Disbursements to Creditors	<u>\$66,751.15</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$73,232.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.